

United States Bankruptcy Court  
Western District of New York

In re:  
Mary Ann Button  
Debtor

Case No. 13-12520-CLB  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0209-1

User: finucane  
Form ID: b9acorr

Page 1 of 1  
Total Noticed: 17

Date Rcvd: Sep 25, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 27, 2013.

db +Mary Ann Button, 8849 East Eden Road, Eden, NY 14057-9740  
21142280 Cohen & Slamowitz, P.O. Box 9004, Woodbury, NY 11797-9004  
21142290 +Sunil Bakshi, Esq, 5662 Main Street, Buffalo, NY 14221-5506

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
aty E-mail/Text: toddmorth@gmail.com Sep 25 2013 18:27:56 Todd A. Morth, 482 Delaware Avenue,  
Buffalo, NY 14202

tr +EDI: QMJSCHLANT.COM Sep 25 2013 18:28:00 Mark J. Schlant, 404 Cathedral Place,  
298 Main Street, Buffalo, NY 14202-4005  
21142278 +EDI: CAPITALONE.COM Sep 25 2013 18:28:00 Capital One, P.O. Box 5250,  
Carol Stream, IL 60197-5250  
21142279 EDI: RMSC.COM Sep 25 2013 18:28:00 Care Credit, c/o GE Capital Retail Bank, PO Box 960061,  
Orlando, FL 32896-0061  
21142281 +EDI: RCSFNBMARIN.COM Sep 25 2013 18:28:00 Credit One Bank, PO Box 60500,  
City of Industry, CA 91716-0500  
21142282 EDI: RCSDELL.COM Sep 25 2013 18:28:00 Dell Financial Services, PO Box 6403,  
Carol Stream, IL 60197-6403  
21142283 EDI: DISCOVER.COM Sep 25 2013 18:28:00 Discover Financial Services, PO Box 3025,  
New Albany, OH 43054-3025  
21142284 +EDI: HFC.COM Sep 25 2013 18:28:00 HSBC, P.O. Box 2103, Buffalo, NY 14240-2103  
21142277 EDI: IRS.COM Sep 25 2013 18:28:00 Internal Revenue Service, PO Box 7346,  
Philadelphia, PA 19101-7346  
21142285 +EDI: RMSC.COM Sep 25 2013 18:28:00 JC Penney, P.O. Box 960001, Orlando, FL 32896-0001  
21142286 +EDI: MERRICKBANK.COM Sep 25 2013 18:28:00 Merrick Bank, P.O. Box 5721,  
Hicksville, NY 11802-5721  
21142287 +E-mail/Text: electronicbkydocs@nelnet.net Sep 25 2013 18:28:27 Nelnet Loan Services,  
P.O. Box 1649, Denver, CO 80201-1649  
21142288 +EDI: HFC.COM Sep 25 2013 18:28:00 Orchard Bank, P.O. Box 17051, Baltimore, MD 21297-1051  
21142289 EDI: PRA.COM Sep 25 2013 18:28:00 Portfolio Recovery Assoc., PO Box 41067,  
Norfolk, VA 23541-1067

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

21142276 NTEU Local 157 Federal Credit Union

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 27, 2013

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 25, 2013 at the address(es) listed below:

Mark J. Schlant mschlant@zsa.cc, mschlant@ecf.epiqsystems.com  
Todd A. Morth on behalf of Debtor Mary Ann Button toddmorth@gmail.com

TOTAL: 2

**UNITED STATES BANKRUPTCY COURT Western District of New York****\*\*AMENDED Notice of Chapter 7 Bankruptcy Case,  
Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on September 24, 2013.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors — Do not file this notice in connection with any proof of claim you submit to the court.  
See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Mary Ann Button  
aka Mary Ann Crooks, aka Mary Ann Olejnik, aka  
Maryann Crooks  
8849 East Eden Road  
Eden, NY 14057

Case Number:  
1-13-12520-CLB

Last four digits of Social-Security or Individual Taxpayer-ID No(s). (ITIN) /  
Complete EIN: xxx-xx-7762

Attorney for Debtor(s) (name and address):  
Todd A. Morth  
482 Delaware Avenue  
Buffalo, NY 14202  
Telephone number: 716-445-1357

Bankruptcy Trustee (name and address):  
Mark J. Schlant  
404 Cathedral Place  
298 Main Street  
Buffalo, NY 14202  
Telephone number: (716) 855-3200

**Meeting of Creditors**

Date: **October 24, 2013**

**\*\*\*Cellular phones and PDAs not allowed in building.\*\*\***

Time: **11:30 AM**

Location: **Office of the U.S. Trustee, Olympic Towers, 300 Pearl Street, 4th Floor, Buffalo, NY 14202**

Individual debtors must provide picture identification and proof of social security number to the trustee at this meeting of creditors. Failure to do so may result in your case being dismissed.

**Presumption of Abuse under 11 U.S.C. § 707(b)** See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

**Deadlines:** Papers must be *received* by the bankruptcy clerk's office by the following deadlines:  
**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 12/23/13**

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Creditor with a Foreign Address:** A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**  
Olympic Towers, Suite 250  
300 Pearl Street  
Buffalo, NY 14202  
Telephone number: (716) 362-3200

**For the Court:**

Clerk of the Bankruptcy Court:  
Lisa Bertino Beaser

Case filing information and deadline dates can be obtained free of charge by calling our Voice Case Information System: (716) 362-3201 or (866) 222-8029

You could have received this notice electronically. Register to receive future notices sent electronically through the Bankruptcy Notice Center: <http://www.EBNuscourts.com>

Hours Open: Monday – Friday 8:00 AM – 4:30 PM  
Website: <http://www.nywb.uscourts.gov>

Date: 9/25/13  
Doc #11

**\*Amended Notice. The new information is: Judge has been Reassigned . This notice amends the notice that was sent to E-Filers only.**

*In the event of severe weather or other emergency situations, please call (716) 362-3200 (Buffalo) after 7:00 a.m. EST or visit [www.nywb.uscourts.gov](http://www.nywb.uscourts.gov) for updated court closing information.*

## EXPLANATIONS

B9Acorr (Official Form 9A) (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Undeliverable Notices	The address of the debtor's attorney will be used as the return address for the Notice of Meeting of Creditors. For returned or undeliverable mailings, debtor's must obtain the intended recipient's correct address, resend the notice and file an affidavit of service with the Clerk's Office. The Clerk's Office will then update its records for future mailings. Failure to serve all parties with a copy of this notice may adversely affect the debtor.
— Refer to Other Side for Important Deadlines and Notices —	